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# Federal Reserve Release

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## *Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received*

*No. 9*

*Week Ending March 4, 2006*

### **Testimony And Statements**

Regulatory Relief -- statement by Governor Kohn before the Senate Committee on Banking, Housing, and Urban Affairs.

- Published, March 1, 2006

### **Forms**

Forms -- final Board review to revise without extension the Consolidated Financial Statements for Bank Holding Companies (FR Y-9C), Parent Company Only Financial Statements for Large Bank Holding Companies (FR Y-9LP), and Parent Company Only Financial Statements for Small Bank Holding Companies (FR Y-9SP).

- Approved, February 28, 2006

### **Regulations And Policies**

Community Reinvestment Act -- final interagency guidance regarding recent revisions to the implementing regulations.

- Approved, March 1, 2006

### **Enforcement**

Civitas BankGroup, Inc., Franklin, Tennessee -- written agreement dated April 21, 2005, terminated February 21, 2006.

- Announced, March 2, 2006

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<b>BS&amp;R</b>	Banking Supervision and Regulation	<b>RBOPS</b>	Reserve Bank Operations and Payment Systems
<b>C&amp;CA</b>	Consumer and Community Affairs	<b>IF</b>	International Finance
<b>FOMC</b>	Federal Open Market Committee	<b>OSDM</b>	Office of Staff Director for Management

**Bank Branches, Domestic**

New York

Adirondack Bank, Utica, New York -- to establish a de novo branch at 9544 Depot Street, Holland Patent.  
- Approved, March 2, 2006

Atlanta

AmSouth Bank, Birmingham, Alabama -- to establish branches at the intersection of Highway 98 and Beckrich Road, Panama City, Florida; 2587 South County Highway 395, Santa Rosa Beach; the intersection of State Road 674 and U.S. Highway 301, Sun City Center; 7799 North Wickham Road, Melbourne; and the intersection of Steed Road and Highland Colony Parkway, Madison, Mississippi.  
- Approved, March 3, 2006

St. Louis

Arvest Bank, Fayetteville, Arkansas -- to establish a branch at 2025 Sonoma Park Drive, Oklahoma City, Oklahoma.  
- Approved, March 1, 2006

Richmond

Bank of the James, Lynchburg, Virginia -- to establish a branch at 4935 Boonsboro Road, Suite C.  
- Approved, March 3, 2006

Chicago

Community Bank of Boone, Boone, Iowa -- to establish a branch at 1601 West Lakes Parkway, Suite 100, West Des Moines.  
- Approved, February 27, 2006

Kansas City

Community Banks of Colorado, Greenwood Village, Colorado -- to establish a branch at 10 Crested Butte Way, Mt. Crested Butte.  
- Approved, February 27, 2006

**Bank Branches, Domestic**

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at 1379 North Shoop Avenue, Wauseon.

- Approved, March 3, 2006

Secretary

First Community Bank, Taos, New Mexico -- to establish a branch at 3600 Mitchell Drive, Suite 50-B, Fort Collins, Colorado.

- Approved, March 2, 2006

Chicago

Old Second Bank-Yorkville, Yorkville, Illinois -- to establish a branch at 7050 Burroughs Avenue, Plano.

- Approved, February 28, 2006

Richmond

Virginia Heritage Bank, Fairfax, Virginia -- to provide a courier service to pick up noncash deposits from business customers.

- Approved, February 27, 2006

**Bank Holding Companies**

Kansas City

Bank of Choice Holding Company, Greeley, Colorado -- to acquire The First National Bank of Arvada, Arvada.

- Approved, February 28, 2006

Atlanta

CBS Banc-Corp, Russellville, Alabama -- to acquire Farmers Bank, Cornersville, Tennessee.

- Approved, March 3, 2006

San Francisco

Central Pacific Financial Corp., Honolulu, Hawaii -- relief from a certain commitment.

- Granted, March 1, 2006

**Bank Holding Companies**

Kansas City

Citizens Bancshares, Inc., ESOP, Edmond, Oklahoma -- to acquire up to 40 percent of the shares of Citizens Bancshares, Inc., parent of Citizens Bank of Edmond.  
- Approved, February 28, 2006

Atlanta

Floridian Financial Group, Inc., Ormond Beach, Florida -- to become a bank holding company and to acquire Floridian Bank, a de novo bank.  
- Approved, February 27, 2006

Chicago

Iowa State Bank Holding Company, Des Moines, Iowa -- to hold real estate for the purpose of economic development.  
- Withdrawn, February 28, 2006

Atlanta

Peoples Bancshares of TN, Inc., Madisonville, Tennessee -- to become a bank holding company and to acquire Peoples Bank of East Tennessee.  
- Approved, March 3, 2006

Secretary

Wells Fargo & Company, San Francisco, California -- to acquire Fremont National Bank of Canon City, Canon City, Colorado, and Centennial Bank of Pueblo, Pueblo.  
- Approved, February 28, 2006

Chicago

Wintrust Financial Corporation, Lake Forest, Illinois -- to acquire Old Plank Trail Community Bank, National Association, New Lenox, a de novo bank.  
- Approved, February 28, 2006

**Banks, Foreign**

New York

State Export-Import Bank of Ukraine, Inc., Kiev, Ukraine -- to establish a representative office in New York, New York.  
- Withdrawn, March 3, 2006

**Change In Bank Control**

Atlanta

Sequatchie County Bancorp, Inc., Dunlap, Tennessee -- change in bank control.  
- Permitted, March 3, 2006

Kansas City

Wilburton State Bancshares, Inc., Wilburton, Oklahoma -- change in bank control.  
- Withdrawn, March 1, 2006

**Competitive Factors Reports**

Richmond

The Columbia Bank, Columbia, Maryland -- report on competitive factors of the proposed purchase of certain assets and assumption of liabilities of the Frederick branch of Hagerstown Trust Company, Hagerstown.  
- Submitted, February 28, 2006

Atlanta

Commercebank, National Association, Coral Gables, Florida -- report on competitive factors of the proposed merger with Florida Savings Bank, Pinecrest.  
- Submitted, February 27, 2006

Richmond

First-Citizens Bank & Trust Company, Raleigh, North Carolina -- report on competitive factors of the proposed merger with First Citizens Bank, National Association, Roanoke, Virginia.  
- Submitted, February 28, 2006

San Francisco

Pacific Western National Bank, Santa Monica, California -- report on competitive factors of the proposed merger with Foothill Independent Bank, Glendora.  
- Submitted, March 2, 2006

Atlanta

United Community Bank, Blairsville, Georgia -- report on competitive factors of the proposed merger with United Community Bank Tennessee, Lenior City, Tennessee.  
- Submitted, February 28, 2006

### **Competitive Factors Reports**

#### New York

Walden Federal Savings & Loan Association, Walden, New York -- report on competitive factors of the proposed merger with Interim I and Interim II, in connection with the conversion and reorganization of Hometown Bancorp MHC.  
- Submitted, February 28, 2006

### **Extensions Of Time**

#### Chicago

CenterBank Financial, Inc., Northfield, Illinois -- extension to May 29, 2006, to become a bank holding company and to acquire CenterBank and Trust, National Association, Deerfield, a de novo bank.  
- Granted, February 27, 2006

#### Philadelphia

First Wyoming Financial Corporation, Wyoming, Delaware -- extension to June 5, 2006, to become a bank holding company and to acquire First National Bank of Wyoming.  
- Granted, March 3, 2006

#### Richmond

Gateway Financial Holdings, Inc., Elizabeth City, North Carolina -- extension to June 5, 2006, to acquire up to 9.9 percent of the shares of Commonwealth Bankshares, Inc., Norfolk, Virginia, and thereby acquire up to 9.9 percent of the shares of Bank of the Commonwealth.  
- Granted, March 1, 2006

#### Atlanta

Hamilton State Bancshares, Inc., Braselton, Georgia -- extension to June 15, 2006, to become a bank holding company and to acquire Hamilton State Bank.  
- Granted, February 28, 2006

#### Chicago

Iowa State Bank, Wapello, Iowa -- extension to May 23, 2006, to establish a branch at 1403 South Roosevelt Avenue, Burlington.  
- Granted, February 27, 2006

**Financial Holding Companies**

Kansas City

First National of Illinois, Inc., Omaha, Nebraska -- election to become a financial holding company.

- Effective, March 2, 2006

Chicago

Ohnward Bancshares, Inc., Maquoketa, Iowa -- election to become a financial holding company.

- Effective, March 2, 2006

**Regulations And Policies**

Secretary

Regulation AA (Unfair or Deceptive Acts or Practices) -- technical amendments to update the addresses of the Federal Reserve Banks where consumer complaints regarding a state member bank may be sent (Docket No. R-1252).

- Approved, March 1, 2006

Secretary

Regulation B (Equal Credit Opportunity) -- technical amendments to update the addresses of certain federal enforcement agencies (Docket No. R-1251).

- Approved, March 1, 2006

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending March 4, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
WESSAGUSSETT MUTUAL HOLDING COMPANY	* 3A1 * 3A3	Application by Wessagussett Mutual Holding Company and Wessagussett Bancorp, Inc., both of Weymouth, Massachusetts, to become a mutual bank holding company and a stock bank holding company, respectively (collectively, the Applicants), by acquiring Weymouth Bank, Weymouth, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper: 03/06/2006 Federal Register: 02/27/2006

**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending March 4, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
STATE EXPORT-IMPORT BANK OF UKRAINE, INC.	FBSEA	Export-Import Bank of Ukraine ("EXIM Bank")Kiev, Ukraine, to establish a representative office in New York, New York, pursuant to Section 10(a) of the International Banking Act of 1978, as amended, and Section 211.24(a)(1) of Regulation K.	Newspaper: Not available Federal Register: Not applicable

## District: 2

### Federal Reserve Bank of New York

#### Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
541101	BANK OF NY, NEW YORK, NEW YORK	05/16/2005	02/22/2006	S	Large Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending March 4, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
EAST PENN BANK	* Branch	East Penn Bank, Emmaus, PA, to establish a branch office at 2985 Macarthur Road, Whitehall Township, Lehigh County, PA.	Newspaper: 03/14/2006 Federal Register: Not applicable

## District: 3

### Federal Reserve Bank of Philadelphia

#### Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

**District: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending March 4, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

## District: 4

### Federal Reserve Bank of Cleveland

#### Availability of CRA Public Evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

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The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
533227	METAMORA ST BK, METAMORA, OHIO	12/05/2005	02/26/2006	O	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending March 4, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FARMERS & MERCHANTS BANK	* Branch	Farmers & Merchants Bank, Timbreville, Virginia proposes to establish a branch at #1 East Luray Shopping Center, East Main Street, Luray, Virginia.	Newspaper: 03/16/2006 Federal Register: Not applicable

## District: 5

### Federal Reserve Bank of Richmond

#### Availability of CRA Public Evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending March 4, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
AMSOUTH BANK	* Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 920 Cedar Lake Road, Suite K, Biloxi, Mississippi, to be known as the Cedar Lake Branch.	Newspaper: 03/09/2006 Federal Register: Not applicable
SOUTHEASTERN BANK FINANCIAL CORPORATION	CIC	Southeastern Bank Financial Corporation, Augusta, Georgia, after-the-fact change in control notification filed by the Pollard Family Group (Jennie Floyd Pollard, Robert W. Pollard, Jr., Patricia D. Pollard, Zachary Duncan Pollard, Ann Elizabeth Pollard, Richard Daniel Blanton, Patricia Pollard Blanton, Thomas Vinson Blanton, II, Jennie Briggs Blanton, Clayton Edward Blanton, Lee Blanton West, Levi Anderson Pollard, V, Levi Anderson Pollard, VI, Lucy Ann Pollard, Pollard Land Company, all of Appling, Georgia, and Robert William Pollard, III, Evans, Georgia, Richard Daniel Blanton, Jr., Carrollton, Georgia, Lynn Pollard Nickerson and Paul Rush Battle, both of Atlanta, Georgia, and RWP, Sr. Enterprises, LLLP, Appling, Georgia, Robert W. Pollard, Jr., Patricia Pollard Blanton, Levi Anderson Pollard, V, and Lynn Pollard Nickerson, general partners), to retain 47.9 percent of Southeastern Bank Financial Corporation, and its subsidiary bank, Georgia Bank & Trust, both of Augusta, Georgia.	Newspaper: Not available Federal Register: 02/27/2006

**District: 6**  
**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
704737	BANK OF ST PETERSBURG, TAMPA, FLORIDA	10/31/2005	02/20/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending March 4, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
CAPITOL BANCORP LTD.	* 3A3 * 3A1	Capitol Bancorp, Ltd., Lansing, Michigan, to acquire 51 percent of the voting shares of Asian Bank of Arizona (in organization), Phoenix, Arizona; Capitol Bancorp Development Limited IV, Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Asian Bank of Arizona (in organization), Phoenix, Arizona, and Asian American Financial Services, Inc., Lansing, Michigan, to become a bank holding company by acquiring 51 percent of the voting shares of Asian Bank of Arizona (in organization), Phoenix, Arizona.	Newspaper: Not available Federal Register: 04/03/2006
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish two branch facilities to be located at 7306 E. Shea Blvd., Scottsdale, Arizona, and 6540 Irvine Center Drive, Irvine, California.	Newspaper: 03/02/2006 Federal Register: Not applicable
COMERICA BANK	* Branch	Comerica Bank, Detroit, Michigan, to establish a branch facility to be located at 801 N. San Fernando Blvd., Burbank, California.	Newspaper: Not available Federal Register: Not applicable
COMMUNITY STATE BANK EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Community State Bank Employee Stock Ownership Plan and Trust, Union Grove, Wisconsin, to increase its ownership to 33.95 percent of the voting shares of Union Bancorporation, Inc., Union Grove, Wisconsin, and thereby indirectly acquire Community State Bank, Union Grove, Wisconsin.	Newspaper: 03/20/2006 Federal Register: 03/23/2006
FIRST MID-ILLINOIS BANCSHARES, INC.	* 3A3	First Mid-Illinois Bancshares, Inc., Mattoon, Illinois, to acquire 100 percent of the voting shares of Mansfield Bancorp, Inc., Mansfield, Illinois, and thereby indirectly acquire Peoples State Bank of Mansfield, Mansfield, Illinois.	Newspaper: Not available Federal Register: 03/24/2006
MAINSOURCE FINANCIAL GROUP, INC.	* 4c8	Mainsource Financial Group, Inc., Greensburg, Indiana, to acquire 100 percent of the voting shares of HFS Bank, F.S.B., Hobart, Indiana, and thereby operate a savings association.	Newspaper: Not available Federal Register: 03/06/2006
MAINSOURCE FINANCIAL GROUP, INC.	* 3A5 * 4c8	MainSource Financial Group, Inc., Greensburg, Indiana, to merge with Peoples Ohio Financial Corporation, Troy, Ohio, and thereby indirectly acquire Peoples Savings Bank of Troy, Troy, Ohio, and thereby operate a savings association.	Newspaper: Not available Federal Register: 03/09/2006
MIDWEST BANC HOLDINGS, INC.	* 3A5 * 18C * Branch	Midwest Banc Holdings, Inc., Melrose Park, Illinois, to acquire 100 percent of the voting shares of Royal American Corporation, Inverness, Illinois, and thereby indirectly acquire Royal American Bank, Inverness, Illinois, and by Midwest Bank and Trust Company, Elmwood Park, Illinois, to merge with Royal American Bank, Inverness, Illinois, and thereby to establish 7 branches.	Newspaper: Not available Federal Register: Not available

\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending March 4, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
MINIER FINANCIAL, INC. EMPLOYEE STOCK OWNERSHIP PLAN W/401(K) PROVISIONS	* 3A1	Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions, Minier, Illinois, to become a bank holding company by acquiring between 25 and 51 percent of the voting shares of Minier Financial, Inc., Minier, Illinois, and thereby indirectly acquire First Farmers State Bank, Minier, Illinois.	Newspaper: 03/17/2006 Federal Register: 03/24/2006
PRIMEBANK, INC.	CIC	Notice by the Matthew J. and Gayle M. Ahlers and the Matthew J. Ahlers Family (Matthew, Gayle, Michael, Carolyn, Emily, Jeffrey, and Matthew Jr.) Le Mars, Iowa, to increase Matthew and Gayle's joint ownership and control to 25.696% (when including shares held in the names of their minor children) of Primebank, Inc., Le Mars, Iowa and thereby indirectly Primebank, Le Mars, Iowa.	Newspaper: Not available Federal Register: 03/14/2006

**District: 7**

**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
653433	FARMERS ST BK WESTERN IL, ALPHA, ILLINOIS	11/15/2005	02/27/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act

**District: 8**  
**Federal Reserve Bank of St. Louis**  
**Filings received during the week ending March 4, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
ARVEST BANK	* Branch	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at North Gretna Road at Highway 248 B, Branson, Missouri.	Newspaper: 03/11/2006 Federal Register: Not applicable
DBT FINANCIAL CORPORATION	* 3A5	DBT Financial Corporation, DeWitt, Arkansas, to merge with Planters & Merchants Bancshares, Inc., Gillett, Arkansas, and thereby indirectly acquire Planters & Merchants Bank, Gillett, Arkansas.	Newspaper: 03/27/2006 Federal Register: 03/31/2006
FIRST FINANCIAL BANC CORPORATION	* 3A3 * 18C * Branch	First Financial Banc Corporation, El Dorado, Arkansas, to acquire 100 percent of Cornerstone Bank, Senatobia, Mississippi. Also, First Financial Bank, El Dorado, Arkansas, to merge with Cornerstone Bank, Senatobia, Mississippi, and to retain the acquired facilities as branch offices.	Newspaper: Not available Federal Register: 03/31/2006
FIRST FINANCIAL BANK	* Branch	First Financial Bank, El Dorado, Arkansas, to establish a branch facility to be located at 535 Highway 35 South, Carthage, Mississippi.	Newspaper: 03/11/2006 Federal Register: Not applicable
FIRST M & F CORPORATION	* 3A5	First M & F Corporation, Kosciusko, Mississippi, to merge with Crockett County Bancshares, Inc., Bells, Tennessee, and thereby indirectly acquire Bells Banking Company, Bells, Tennessee.	Newspaper: 03/24/2006 Federal Register: 03/24/2006
GERMAN AMERICAN BANCORP	* 3A3	German American Bancorp, Jasper, Indiana, to acquire 14.9 percent of Indiana Bank Corp., Terre Haute, Indiana, and thereby indirectly acquire The First National Bank of Dana, Dana, Indiana.	Newspaper: 04/05/2006 Federal Register: 03/31/2006

**District: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending March 4, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
LAKE BANK SHARES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Lake Bank Shares, Inc., Employee Stock Ownership Plan, Emmons, Minnesota, proposes to increase its ownership of Lake Bank Shares, Inc., Emmons, Minnesota, from 35.68 percent to 65.67 percent.	Newspaper: Not available Federal Register: Not available
SALISH AND KOOTENAI BANCORPORATION	* 3A1	Salish and Kootenai Bancorporation, Polson, Montana, to become a bank holding company by acquiring 100 percent of the capital stock of Eagle Bank, Polson, Montana, a de novo bank.	Newspaper: Not available Federal Register: 03/03/2006
WESTBRAND, INC.	* 3A3 Member	Westbrand, Inc., Minot, North Dakota, to acquire 100 percent of First Western Bank, Eden Prairie, Minnesota, and incident thereto, First Western Bank, Eden Prairie, Minnesota, a de novo bank, to become a member of the Federal Reserve System.	Newspaper: 03/20/2006 Federal Register: 03/17/2006

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending March 4, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
FIRST FIDELITY BANCORP, INC.	* 3A3	First Fidelity Bancorp, Inc., Oklahoma City, Oklahoma, to acquire 100 percent of the voting shares of First Fidelity Bank, N.A., Phoenix, Arizona (in organization).	Newspaper: 03/17/2006 Federal Register: 03/02/2006
HNB CORPORATION	CIC	Notification by Trenton W. Brown, Ponca City, Oklahoma; Lisa D. Kessler, Scottsdale, Arizona; Mark R. Brown, Scottsdale, Arizona; Mary J. Brown, Arkansas City, Kansas; R. A. Brown, Arkansas City, Kansas; Roger A. Brown, Arkansas City, Kansas; Suzanne W. Brown, Arkansas City, Kansas; Charlotte B. Delaney, Winnetka, Illinois; and Rebecca R. Warren, Ponca City, Oklahoma, to acquire control of HNB Corporation, Arkansas City, Kansas, parent of Home National Bank, Blackwell, Oklahoma.	Newspaper: Not available Federal Register: 03/09/2006
NSB BANCSHARES, INC.	CIC	Notice by Harvey H. Delaney and Barbara A. Delaney, Burdett, Kansas, to retain control of NSB Bancshares, Inc., parent of Nekoma State Bank, both in La Crosse, Kansas.	Newspaper: 03/16/2006 Federal Register: 03/21/2006
SUNDANCE STATE BANK PROFIT SHARING AND EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Sundance State Bank Profit Sharing and Employee Stock Ownership Plan and Trust, to increase its ownership from 26.06 percent to 26.73 percent of the voting shares of the Sundance Bankshares, Inc., parent of Sundance State Bank, all located in Sundance, Wyoming.	Newspaper: 03/20/2006 Federal Register: 03/24/2006
WESTSTAR BANK	* Branch	WestStar Bank, Vail, Colorado, to establish a branch at 113 Lost Creek Lane, Suite B, Mountain Village, Colorado.	Newspaper: 03/16/2006 Federal Register: Not applicable

**District: 10**

**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

\* Subject to the provisions of the Community Reinvestment Act

**District: 11**  
**Federal Reserve Bank of Dallas**  
**Filings received during the week ending March 4, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

**District: 11**  
**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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NONE

CRA Examinations scheduled for Institution	Quarter of Location
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NONE

**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending March 4, 2006**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
CANYON BANCORP	* 3A1	Canyon Bancorp, Palm Springs, California, to become a bank holding company by acquiring 100 percent of Canyon National Bank, Palm Springs, California. Also elects to become a financial holding company.	Newspaper: 03/28/2006 Federal Register: 03/27/2006
TAIWAN COOPERATIVE BANK	FBSEA	Taiwan Cooperative Bank, Taipei, Taiwan, to retain the Seattle, Washington, and Los Angeles, California, branch offices of Farmers Bank of China, as a result of the merger of Farmers Bank of China, with and into Taiwan Cooperative Bank.	Newspaper: Not available Federal Register: Not applicable
WESTERN ALLIANCE BANCORPORATION	* 3A5	Western Alliance Bancorporation to merge with Intermountain First Bancorp, and thereby indirectly acquire Nevada First Bank, all of Las Vegas, Nevada.	Newspaper: 03/05/2006 Federal Register: 02/27/2006

**District: 12**

**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1158832	PACIFIC ST BK, STOCKTON, CALIFORNIA	11/07/2005	02/27/2006	S	Small Bank

CRA Examinations scheduled for Institution	Quarter of Location
NONE	

\* Subject to the provisions of the Community Reinvestment Act